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PATENT APPLICATION TRANSMITTAL

Transmitted herewith for filing is the patent application of:

Inventor(s): Joanne S. Walter

For (title): Apparatus and Method for Maintaining a Children's Automated Bank Account

Enclosed are:

- ☒ 2 sheet(s) of drawings. (INFORMAL)
- ☒ Executed Assignment of the invention to NCR Corporation
- ☒ Executed Declaration enclosed.
- ☐ Material information pursuant to 37 CFR \$1.56.
- ☐ It is expressly requested that the U.S. Patent and Trademark Office commence national processing of the above-entitled international application under the provisions of PCT Article 23(2) and 35 USC 371(f).

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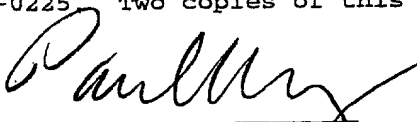
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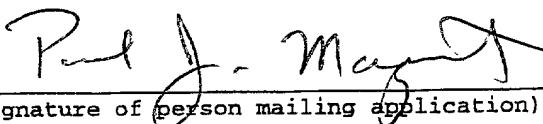

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APPARATUS AND METHOD FOR MAINTAINING A CHILDREN'S AUTOMATED BANK ACCOUNT

Technical Field of the Invention

5 The present invention relates generally to a banking system, and more particularly to an apparatus and method for maintaining a children's automated bank account.

Background of the Invention

10 Banks and other financial institutions have historically offered a number of services and features which provide for savings plans which vary from a typical banking account. For example, parents have long since opened savings accounts in the name of their children in order to provide an opportunity to teach their children the value of money and
15 particularly, the value of saving money. In this manner, the parent could accompany the child into the bank such that, under the authority of the parent, the child could withdraw funds from, or deposit money into, his or her savings account.

 However, changes in the banking industry have reduced such
20 practices. In particular, as automated banking becomes more prevalent, customers are visiting their bank's physical locations (e.g. branches) less frequently. For example, due to the widespread implementation of automated teller machines (ATMs), banking customers are able to do

most, if not all, of their banking at the ATM without the need to actually visit a bank branch office. Moreover, since many retailers such as grocery stores and department stores accept bank cards for payment and even offer "cash back", the need for a visit to a branch office is yet further
5 reduced. Hence, heretofore practices of providing for children's savings accounts have become substantially less utilized.

What is needed therefore is a method and apparatus for maintaining a children's bank account which overcomes one or more of the above-mentioned drawbacks. What is particularly needed is a method
10 and apparatus for maintaining a children's bank account which can be utilized via a banking terminal such as an ATM or point-of-sale retail terminal.

Summary of the Invention

15 In accordance with one embodiment of the present invention, there is provided a method of operating an electronic banking terminal. The method includes the step of permitting a user to deposit funds into a banking account if the user enters either a first PIN number or a second PIN number. The first PIN number is different than the second PIN
20 number. The method also includes the step of permitting the user to withdraw a first dollar amount from the banking account if the user enters the first PIN number. Moreover, the method includes the step of permitting the user to withdraw a second dollar amount from the banking

account if the user enters the second PIN number. The first dollar amount is less than the second dollar amount.

In accordance with another embodiment of the present invention, there is provided an electronic terminal. The electronic terminal includes
5 an input device for receiving input from a user. The electronic terminal also includes a processing unit electrically coupled to the input device. Yet further, the electronic terminal includes a memory device electrically coupled to the processing unit. The memory device has stored therein a plurality of instructions which, when executed by the processing unit,
10 causes the processing unit to (a) permit the user to deposit funds into a banking account if the user enters either a first PIN number or a second PIN number with the input device, the first PIN number being different than the second PIN number, (b) permit the user to withdraw a first dollar amount from the banking account if the user enters the first PIN number
15 with the input device, and (c) permit the user to withdraw a second dollar amount from the banking account if the user enters the second PIN number with the input device, wherein the first dollar amount is less than the second dollar amount.

In accordance with yet another embodiment of the present
20 invention, there is provided a method of operating an electronic banking terminal. The method includes the step of permitting a first user to deposit funds into a banking account if the first user enters an account number associated with the banking account and a first PIN number. The method

also includes the step of permitting a second user to deposit funds into the banking account if the second user enters the account number and a second PIN number. The first PIN number is different than the second PIN number. The method further includes the step of permitting the first
5 user to withdraw a first dollar amount from the banking account if the first user enters the account number and the first PIN number. In addition, the method includes the step of permitting the second user to withdraw a second dollar amount from the banking account if the second user enters the account number and the second PIN number. The first dollar amount
10 is less than the second dollar amount.

It is therefore an object of the present invention to provide a new and useful electronic banking terminal.

It is moreover an object of the present invention to provide an improved electronic banking terminal.

15 It is a further object of the present invention to provide a new and useful method of operating an electronic banking terminal.

It is also an object of the present invention to provide an improved method of operating an electronic banking terminal.

It is yet another object of the present invention to provide a low-
20 cost, easy-to-operate electronic banking terminal for maintaining a children's bank account.

The above and other objects, features, and advantages of the present invention will become apparent from the following description and the attached drawings.

5

Brief Description of the Drawings

FIG. 1 is a block diagram of an electronic banking terminal which incorporates the features of the present invention therein; and

FIG. 2 is a perspective view of a point-of-sale retail terminal which incorporates the features of the electronic banking terminal of FIG. 1.

10

Detailed Description of the Invention

While the invention is susceptible to various modifications and alternative forms, specific embodiments thereof have been shown by way of example in the drawings and will herein be described in detail. It should be understood, however, that there is no intent to limit the invention to the particular forms disclosed, but on the contrary, the intention is to cover all modifications, equivalents, and alternatives falling within the spirit and scope of the invention as defined by the appended claims.

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Referring now to FIG. 1, there is shown an electronic banking terminal 10 having a processing unit 12, a currency acceptor/dispenser 14, a printer 16, and a number of input devices such as a card reader 18 and a touch screen display monitor 20. The banking terminal 10 is in

communication with a banking network 22 such as the network associated with a bank or other financial institution.

The processing unit 12 is, in essence, a personal computer (PC) and includes a microprocessor (not shown) and a number of memory modules (not shown) along with other commonly utilized PC components such as an Ethernet controller, a number of video control devices, a storage memory device such as a hard drive device, and a number of connector ports for coupling the processing unit 12 to a number of peripheral devices such as the currency acceptor/dispenser 14, the printer 16, the card reader 18, and the touch screen display monitor 20.

The currency acceptor/dispenser 14 of the banking terminal 10 includes the system components necessary to allow a user to deposit and/or withdraw currency. In particular, the currency acceptor/dispenser 14 includes a pair of currency acceptors such as a coin acceptor 24 and a bill acceptor 26, along with a corresponding pair of currency dispensers such as a coin dispenser 28 and a bill dispenser 30. Hence, if a user desires to make a cash deposit consisting of any combination of bills and coins, the coin acceptor 24 may be utilized to accept the portion of the deposit being made in coins, whereas the bill acceptor 26 may be utilized to accept the portion of the deposit being made in bills. Similarly, if a user desires to make a cash withdraw consisting of any combination of bills and coins, the coin dispenser 28 may be utilized to dispense the portion of

the withdraw being made in coins, whereas the bill dispenser 30 may be utilized to dispense the portion of the withdraw being made in bills.

As alluded to above, the display monitor 20 is preferably a known touch screen monitor which can generate data signals when certain areas of the screen are touched by a user. Hence, the display monitor 20 may be utilized by the user to input information into the banking terminal 10. For example, a "keypad" may be displayed on the touch screen of the display monitor so as to allow a user to enter his or her personal identification number (hereinafter "PIN number"). A portion of the touch screen associated with the display monitor 20 may also be utilized as a "help button" such that assistance is provided to the user when it is touched by the user.

The printer 16 is provided to generate transaction receipts at the completion of a banking transaction. Moreover, as shall be discussed below in greater detail, the printer 16 may also be utilized to print a greeting or congratulatory message on the transaction receipt. The printer 16 may be embodied as any type of ink-jet, laser, dot-matrix, LED, or thermal printer which is capable of printing the alphanumeric characters associated with a transaction receipt.

The card reader 18 is provided to read information stored on a user's card. The card reader 18 may include a known magnetic strip and/or smart card reader which is capable of reading information stored on the user's bank card. For example, the user's card may be embodied

as a known magnetic strip card having the user's bank account number stored thereon. In such a case, the card reader 18 may be utilized to read the user's account number from his or her bank card.

As shown in FIG. 1, the processing unit 12 is electrically coupled to each of the currency acceptor/dispenser 14, the printer 16, the card reader 18, and the touch screen display monitor 20. In particular, a serial or other type of communication port associated with the printer 16 is coupled to a corresponding serial port (or other type of communication port, as needed) of the processing unit 12 via a serial communication line 32 (e.g. an RS-232 serial data cable). Hence, the processing unit 12 communicates with the printer 12 via the communication line 32 in order to generate transaction receipts at the completion of a banking transaction. As suggested above, the printer 16 (and certain of the terminal components described below) are exemplary described herein as being coupled to the processing unit 12 via use of a serial communication protocol; however, it should be appreciated that such use of a serial communication protocol could be replaced by other communication protocols in order to fit the needs of a given banking terminal or terminal component. For example, the terminal components may alternatively be coupled to the processing unit 12 via a parallel or USB communication protocol.

Similarly, a serial port of the card reader 18 is coupled to a corresponding serial port of the processing unit 12 via a serial

communication line 34 (e.g. an RS-232 serial data cable). Hence, the processing unit 12 communicates with the card reader 34 in order to read a code stored on a bank card such as a magnetic strip or smart card.

5 A serial port of the coin acceptor 24 is coupled to a corresponding serial port of the processing unit 12 via a serial communication line 36 (e.g. an RS-232 serial data cable). Hence, the processing unit 12 communicates with the coin acceptor 24 in order to accept coins from a user during performance of a deposit transaction. In particular, when a user inserts coins into the coin acceptor 24, the coin acceptor 24
10 generates an output signal indicative of the value of each coin which is inserted into the coin acceptor 24. Such an output signal is communicated to the processing unit 12 in order to determine the amount of the coins which have been inserted into the coin acceptor 24 for purposes of determining the total of the user's deposit.

15 Similarly, a serial port of the bill acceptor 26 is coupled to a corresponding serial port of the processing unit 12 via a serial communication line 38 (e.g. an RS-232 serial data cable). Hence, the processing unit 12 communicates with the bill acceptor 26 in order to accept bills from a user during performance of a deposit transaction. In
20 particular, when a user inserts bills into the bill acceptor 26, the bill acceptor 26 generates an output signal indicative of the value of each bill which is inserted into the bill acceptor 26. Such an output signal is communicated to the processing unit 12 in order to determine the amount

of the bills which have been inserted into the bill acceptor 26 for purposes of determining the total of the user's deposit.

In a similar manner, a serial port of the coin dispenser 28 is coupled to a corresponding serial port of the processing unit 12 via a serial communication line 40 (e.g. an RS-232 serial data cable). Hence, the processing unit 12 communicates with the coin dispenser 28 in order to dispense coins to a user when the user requests a withdraw amount that requires coins. In particular, when a user is owed coins during a withdraw transaction, the processing unit 12 generates an output signal indicative of the quantity of each type of coin that is owed the user. Such an output signal is communicated to the coin dispenser 28 thereby causing the coin dispenser 28 to dispense the correct quantity of each type of coin to the user.

Moreover, a serial port of the bill dispenser 30 is coupled to a corresponding serial port of the processing unit 12 via a serial communication line 42 (e.g. an RS-232 serial data cable). Hence, the processing unit 12 communicates with the bill dispenser 30 in order to dispense bills to a user when the user requests a withdraw amount that requires bills. In particular, when a user is owed bills during a withdraw transaction, the processing unit 12 generates an output signal indicative of the quantity of each type of bill that is owed the user. Such an output signal is communicated to the bill dispenser 30 thereby causing the bill

dispenser 30 to dispense the correct quantity of each type of bill to the user.

The processing unit 12 is further electrically coupled to the touch screen display monitor 20 via a data communication line 44. Hence,
5 when a user touches a particular portion of the touch screen, data signals indicative of the portion of the screen which has been touched are generated by the touch screen display monitor 20 and the thereafter communicated to the processing unit 12 via the data communication line 44. For example, the processing unit 12 communicates with the touch
10 screen display monitor 20 in order to receive data such as PIN numbers which are input by the user via use of the "keypad" displayed on the touch screen monitor 20.

The processing unit 12 includes network interface circuitry (not shown) which conventionally permits the banking terminal 10 to
15 communicate with the banking network 22 through a wired connection 46. The processing unit 12 communicates with the banking network 46 during a banking transaction in order to obtain information, such as account balance information, the authorized PIN numbers associated with a given bank account, and the like. The network interface circuitry associated
20 with the banking terminal 10 may include a known Ethernet expansion card, and the wired connection 46 may include a known twisted-pair communication line. Alternatively, the network interface circuitry may support wireless communications with the banking network 22.

Operation of the Present Invention

In operation, the banking terminal 10 of the present invention may be utilized to maintain a bank account for a small child or any other person which requires a certain level of stewardship in regard to maintenance of their banking account. In particular, the banking terminal 10 utilizes a "multi-tiered PIN" approach to maintenance of a bank account such as a savings account.

More specifically, a plurality of PIN numbers may be utilized in conjunction with a single bank account. Such use of multiple PIN numbers is useful for establishing varying withdraw limits for different users. For example, a first PIN number associated with a given bank account may be utilized to allow a first user to withdraw larger amounts of funds relative to the amount of funds that may be withdrawn with a second PIN number associated with the same bank account. In the specific case of maintaining a child's bank account, the child may be issued a PIN number which allows the child to withdraw only a predetermined amount of cash (e.g. twenty dollars), whereas the child's parent or guardian is issued a second, different PIN number which allows the parent or guardian to withdraw a relatively unlimited amount of cash (up to any levels established by the bank). The amount of cash which the child is allowed to withdraw may be adjusted to fit the needs of a given situation. For example, the amount of cash that the child is allowed to withdraw

(based on the limits associated with his or her PIN number) may be adjusted upwardly as the child advances in age.

It should be appreciated that although each of the plurality of PIN numbers associated with a given bank account provide for varying levels of withdraw authorization, all of such PIN numbers preferably allow for unlimited deposit authorization. In particular, irrespective of whether the user enters a first PIN number or a second PIN number, the user preferably is authorized to deposit an unlimited amount of funds into the associated bank account. In particular regard to the child's bank account example, both the child and the parent or guardian preferably have the authority to deposit an unlimited amount of funds into the child's bank account via use of either one of their respective PIN numbers.

In addition, PIN numbers may also be established for use as "deposit only" PIN numbers. For example, PIN numbers may be assigned to a bank account which allow a user gain access to the account for the sole purpose of depositing funds into the account, but do not allow the user to perform any other transactions such as the withdraw of funds or the performance of balance inquiries. Such an arrangement is particularly useful in the case of maintaining a child's bank account. For example, relatives of the child (e.g. aunts, uncles, grandparents, etcetera) may be given a bank card along with an associated "deposit only" PIN number. On occasions such as birthdays, graduation, or holidays, the relative may use the card to deposit money directly into the child's account thereby

eliminating the need to send the gift via other manners such as by mail.

Moreover, in the case of where a relative deposits money directly into the child's account, the electronic banking terminal 10 is preferably configured to allow the relative to leave a short message or greeting which is

- 5 displayed on the display monitor 20, printed with the printer 16, or otherwise played back (such as an audio/visual message) to the child the next time the child accesses his or her account.

- It should be appreciated that in order to provide for such depositing of funds by relatives or the like, the electronic banking terminal 10 may be
- 10 equipped with a bar code or other type of reader (not shown). In such a configuration, bar codes could be, for example, printed on an invitation to the child's birthday party. Such a bar code may have stored therein information which includes the account number of the child's bank account and a "deposit only" PIN number needed to access the child's
- 15 account. In such a manner, the invited guest could simply take the invitation to a banking terminal 10, scan the bar code, and thereafter deposit money into the child's account by either inserting cash into the cash acceptors 24, 26 or transferring funds from the guest's credit, debit, or smart card via use of the card reader 18.

- 20 Moreover, the electronic banking terminal 10 is also preferably configured to accept gift cards on behalf of the child. For example, if a relative of the child purchases a gift card having stored thereon a cash amount, the card may be mailed or otherwise presented to the child.

Thereafter, the child may take the gift card and “deposit” it into his or her account by inserting the gift card into the card reader 18 such that the amount stored on the card may then be transferred into the child’s bank account.

5 It should be appreciated that in each of the situations described above, the user is required to enter two particular codes in order to gain access to the bank account: (1) the bank account number, and (2) the PIN number. Typically, the bank account number is stored on the user’s card and is therefore entered by the card reader 18 when the user inserts his
10 or her card. Thereafter, the user enters his or her PIN number by use of the touch screen monitor 20. However, as alluded to above, the bank account number may also be entered manually (i.e. through use of the touch screen monitor 20) or may be stored on a gift card or bar code. Similarly, although generally input manually, the PIN number may also be
15 stored on the gift card or bar code, but is typically only done so in the case of a “deposit only” PIN number for security reasons.

 While the invention has been illustrated and described in detail in the drawings and foregoing description, such an illustration and description is to be considered as exemplary and not restrictive in
20 character, it being understood that only the preferred embodiments have been shown and described and that all changes and modifications that come within the spirit of the invention are desired to be protected.

There are a plurality of advantages of the present invention arising from the various features of the electronic banking terminal described herein. It will be noted that alternative embodiments of the electronic banking terminal of the present invention may not include all of the features described yet still benefit from at least some of the advantages of such features. Those of ordinary skill in the art may readily devise their own implementations of an electronic banking terminal that incorporate one or more of the features of the present invention and fall within the spirit and scope of the present invention as defined by the appended claims.

For example, as shown in FIG. 2, the components and functionality of the electronic banking terminal 10 may be integrated into a point-of-sale (POS) terminal 10' such as those utilized in grocery stores, department stores, and supermarkets. Such integration into the POS terminal 10' allows customers at the store to maintain their children's bank account in the manner previously discussed. As shown in FIG. 2, the POS terminal 10' includes a scanner 50 and a produce scale 52. In a known manner, the scanner 50 may be utilized to read bar codes or other indicia on an item for purchase thereby entering the item into the POS terminal 10' during performance of the transaction. Similarly, the produce scale 52 may also be utilized to weigh a produce item which is then entered into the POS terminal 10' by entry of a PLU code associated with the produce item.

prohibited from purchasing such a restricted item.

What is claimed is:

1. A method of operating an electronic banking terminal,
comprising the steps of:

5 permitting a user to deposit funds into a banking account if said
user enters either a first PIN number or a second PIN number, said first
PIN number being different than said second PIN number;
 permitting said user to withdraw a first dollar amount from said
banking account if said user enters said first PIN number; and
 permitting said user to withdraw a second dollar amount from said
10 banking account if said user enters said second PIN number, wherein said
first dollar amount is less than said second dollar amount.

2. The method of claim 1, wherein said step of permitting said user
to deposit funds into said banking account includes the steps of:
15 reading a code stored on a gift card so as to determine a gift dollar
amount associated with said gift card, and
 depositing said gift dollar amount into said banking account in
response to said reading step.

5. The method of claim 1, wherein (i) said electronic banking terminal includes a point-of-sale retail terminal having a currency acceptor, and (ii) said step of permitting said user to deposit funds into said banking account includes the step of operating said currency acceptor so as to accept a cash deposit from said user, said method further comprising the step of:

operating said currency acceptor so as to allow said user to tender payment for an item for purchase.

6. The method of claim 5, wherein (i) said point-of-sale retail terminal further has a currency dispenser, (ii) said step of permitting said user to withdraw said first dollar amount from said banking account includes the step of operating said currency dispenser so as to dispense currency equaling said first dollar amount, (iii) said step of permitting said user to withdraw said second dollar amount from said banking account includes the step of operating said currency dispenser so as to dispense currency equaling said second dollar amount, said method further comprising the step of:

operating said currency dispenser so as to provide change to said user when said user tenders payment for said item for purchase.

7. The method of claim 5, wherein (i) said point-of-sale retail terminal further has a touch screen monitor associated therewith, (ii) said touch screen monitor is configured so as to allow said user to enter either said first PIN number or said second PIN number therewith, said method

5 further comprising the step of:

operating said touch screen monitor so as to allow said user to enter an item code associated with said item for purchase.

✓ 8. An electronic terminal, comprising:

an input device for receiving input from a user;

a processing unit electrically coupled to said input device; and

a memory device electrically coupled to said processing unit,

5 wherein said memory device has stored therein a plurality of instructions which, when executed by said processing unit, causes said processing unit to:

(a) permit said user to deposit funds into a banking account if said user enters either a first PIN number or a second PIN number with said
10 input device, said first PIN number being different than said second PIN number,

(b) permit said user to withdraw a first dollar amount from said banking account if said user enters said first PIN number with said input device, and

15 (c) permit said user to withdraw a second dollar amount from said banking account if said user enters said second PIN number with said input device, wherein said first dollar amount is less than said second dollar amount.

9. The electronic terminal of claim 8, further comprising a code reader for reading a code stored on a gift card, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

- 5 (a) read said code stored on gift card with said code reader so as to determine a gift dollar amount associated with said gift card, and
- (b) deposit said gift dollar amount into said banking account in response to determination of said gift dollar amount associated with said gift card.

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10. The electronic terminal of claim 8, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

- (a) permit said user to deposit funds into said banking account if
- 15 said user enters a third PIN number which is different than said first PIN number and said second PIN number, and
- (b) prohibit said user from withdrawing funds from said banking account if said user enters said third PIN number.

11. The electronic terminal of claim 8, wherein:

said banking account has an account number associated therewith,

and

said plurality of instructions, when executed by said processing

5 unit, further causes said processing unit to:

(a) permit said user to deposit funds into said banking account if
said user enters (i) said account number, and (ii) either said first PIN
number or said second PIN number,

(b) permit said user to withdraw said first dollar amount from said
10 banking account if said user enters (i) said account number, and (ii) said
first PIN number, and

(c) permit said user to withdraw said second dollar amount from
said banking account if said user enters (i) said account number, and (ii)
said second PIN number.

12. The electronic terminal of claim 8, further comprising (i) a scanner for allowing said user to enter an item for purchase, and (ii) a currency acceptor for accepting currency from said user, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

(a) operate said currency acceptor so as to accept a cash deposit into said banking account from said user, and

(b) operate said currency acceptor so as to allow said user to tender payment for said item for purchase.

13. The electronic terminal of claim 12, further comprising a currency dispenser for dispensing currency to said user, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

(a) operate said currency dispenser so as to dispense currency equaling said first dollar amount to said user if said user enters said first PIN number with said input device,

(b) operate said currency dispenser so as to dispense currency equaling said second dollar amount to said user if said user enters said second PIN number with said input device, and

(c) operate said currency dispenser so as to provide change to said user when said user tenders payment for said item for purchase.

14. The electronic terminal of claim 12, wherein:
said input device includes a touch screen monitor, and
said plurality of instructions, when executed by said processing
unit, further causes said processing unit to:

5 (a) operate said touch screen monitor so as to allow said user to
enter either said first PIN number or said second PIN number therewith,
and

(b) operate said touch screen monitor so as to allow said user to
enter an item code associated with said item for purchase.

15. A method of operating an electronic banking terminal,
comprising the steps of:

permitting a first user to deposit funds into a banking account if said
first user enters (i) an account number associated with said banking
5 account, and (ii) a first PIN number;

permitting a second user to deposit funds into said banking account
if said second user enters (i) said account number, and (ii) a second PIN
number, said first PIN number being different than said second PIN
number;

10 permitting said first user to withdraw a first dollar amount from said
banking account if said first user enters (i) said account number, and (ii)
said first PIN number; and

permitting said second user to withdraw a second dollar amount
from said banking account if said second user enters (i) said account
15 number, and (ii) said second PIN number, wherein said first dollar amount
is less than said second dollar amount.

16. The method of claim 15, wherein said step of permitting said
first user to deposit funds includes the steps of:

20 reading a code stored on a gift card so as to determine a gift dollar
amount associated with said gift card, and

depositing said gift dollar amount into said banking account in
response to said reading step.

17. The method of claim 15, further comprising the steps of:

5 permitting a third user to deposit funds into said banking account if
said third user enters (i) said account number, and (ii) a third PIN number,
said third PIN number being different than both said first PIN number and
said second PIN number; and

prohibiting said third user from withdrawing funds from said banking
account if said user enters (i) said account number, and (ii) said third PIN
number.

10

18. The method of claim 15, wherein:

said first user is a child, and

said second user is a parent of said child.

Abstract of the Invention

An electronic terminal includes an input device for receiving input from a user. The electronic terminal also includes a processing unit electrically coupled to the input device. Yet further, the electronic terminal includes a memory device electrically coupled to the processing unit. The memory device has stored therein a plurality of instructions which, when executed by the processing unit, causes the processing unit to (a) permit the user to deposit funds into a banking account if the user enters either a first PIN number or a second PIN number with the input device, the first PIN number being different than the second PIN number, (b) permit the user to withdraw a first dollar amount from the banking account if the user enters the first PIN number with the input device, and (c) permit the user to withdraw a second dollar amount from the banking account if the user enters the second PIN number with the input device, wherein the first dollar amount is less than the second dollar amount. A method of operating an electronic banking terminal is also disclosed.

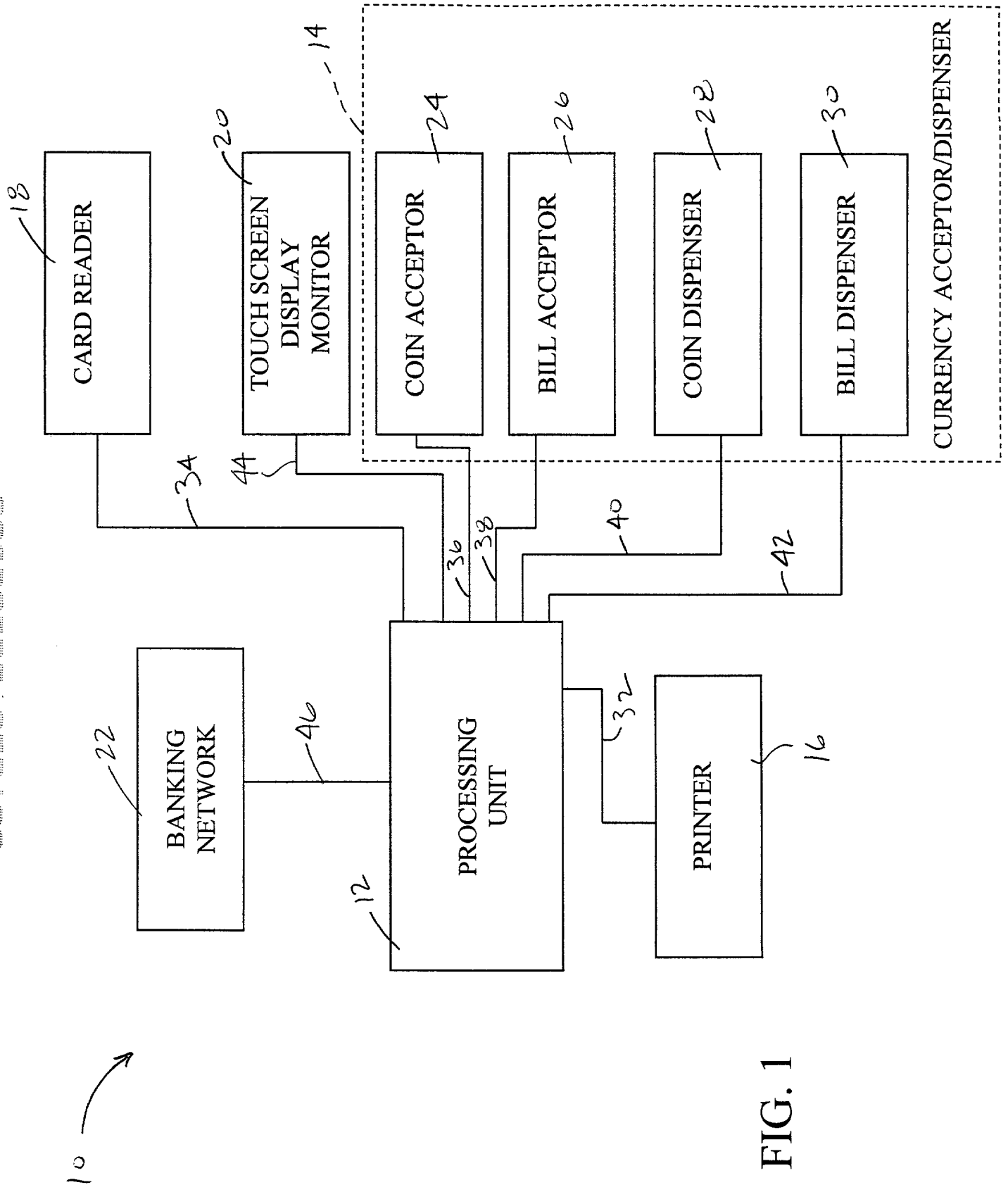
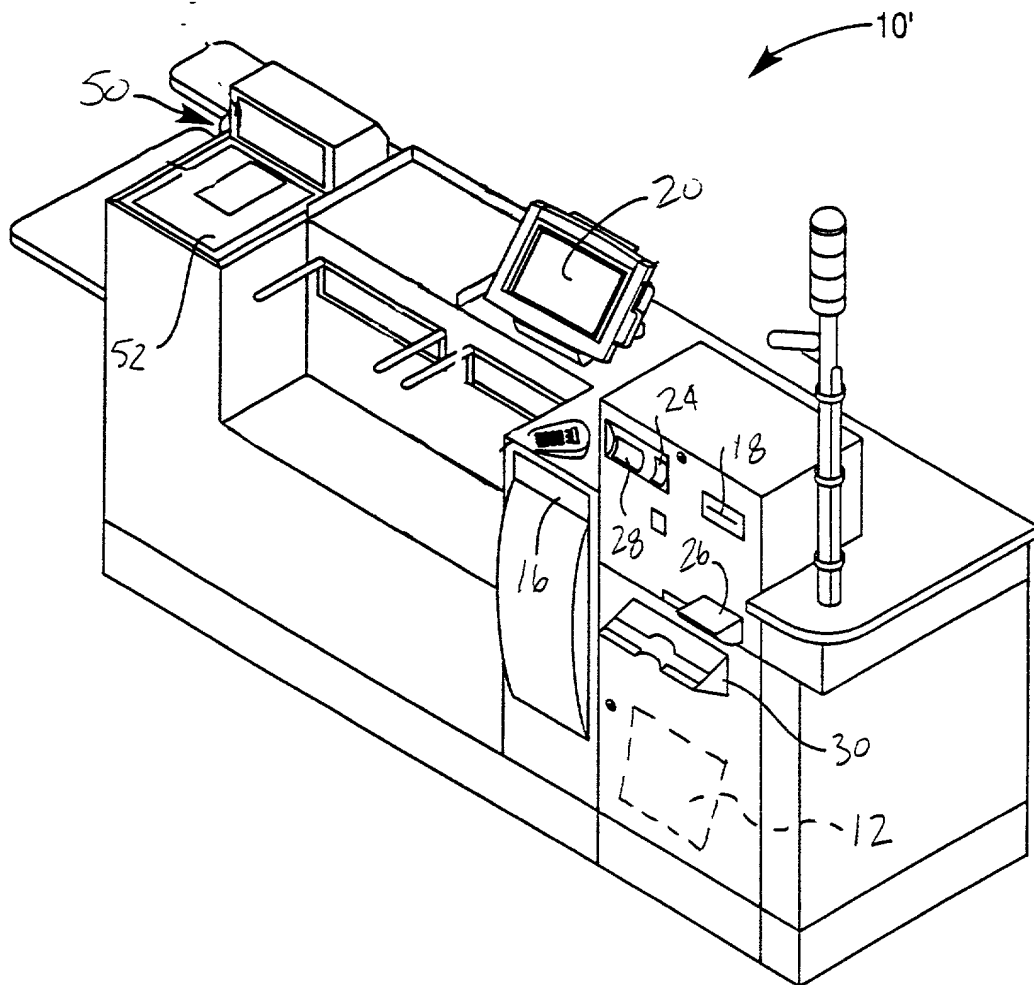


Table 1. Demographic characteristics of the study population	
General characteristics	
Age (years)	65.0 ± 10.0
Gender	Male 60.0%, Female 40.0%
Education (years)	12.0 ± 3.0
Clinical characteristics	
Duration of disease (years)	10.0 ± 5.0
Severity of disease	Mild 30.0%, Moderate 40.0%, Severe 30.0%
Comorbidities	Hypertension 20.0%, Diabetes 10.0%, Heart failure 15.0%
Treatment characteristics	
Medication	ACE inhibitors 40.0%, Beta-blockers 30.0%, Diuretics 20.0%
Follow-up (months)	12.0 ± 6.0
Outcome characteristics	
Survival (%)	80.0 ± 5.0
Quality of life (score)	65.0 ± 10.0
Statistical significance	
P-value	0.05



DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

my residence, post office address and citizenship are as stated below next to my name;

I verily believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: **APPARATUS AND METHOD FOR MAINTAINING A CHILDREN'S AUTOMATED BANK ACCOUNT** (Docket No. 8657), the specification of which

 X is attached hereto.

 was filed on _____ as
Application Serial No. _____
and was amended on _____.
(if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed: **None**

Prior Foreign Application(s) Priority Claimed

_____ (Number)	_____ (Country)	_____ (Day/Month/Year Filed)	_____ Yes	_____ No
_____ (Number)	_____ (Country)	_____ (Day/Month/Year Filed)	_____ Yes	_____ No


Figure 1 consists of 12 subplots, labeled (a) through (l), each showing a time course of a different physiological parameter. The x-axis for all plots represents time, with a baseline period followed by a 10-minute intervention period. The y-axis represents the value of the parameter. The parameters are: (a) HR (b/min), (b) SV (ml), (c) CO (l/min), (d) SVR (mmHg/ml/min), (e) MAP (mmHg), (f) Aortic flow (l/min), (g) Aortic pressure (mmHg), (h) Aortic flow (l/min), (i) Aortic pressure (mmHg), (j) Aortic flow (l/min), (k) Aortic pressure (mmHg), and (l) Aortic flow (l/min). The plots show various trends, including decreases, increases, and stabilizations, during the intervention period.

[illegible]

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Indiana, Registration No. 35458.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under §1001 of Title 18 of the United States Code and that such willful false

Full name of first inventor Joanne S. Walter

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